

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:	:	
Anthony James Ferraro	:	Case No.14-10245TPA
Lora Jean Ferraro	:	Chapter 13
Debtor(s)	:	
Anthony James Ferraro	:	
Lora Jean Ferraro	:	Re Doc.133
Movant(s)	:	
	:	
vs.	:	
Ronda J. Winnecour, Trustee	:	
	:	Hearing Date 7/25/2018
Respondent(s)	:	

TRUSTEE'S RESPONSE TO MOTION TO APPROVE FINANCING FOR
AUTOMOBILE

Ronda J. Winnecour, Chapter 13 Trustee, by her undersigned counsel,
respectfully represents the following:

1. The Debtors request approval for post-petition financing for a new vehicle, with the payments to be made directly by the Debtors.
2. The Trustee objects to the Debtors making direct payments of a new secured loan.
3. Numerous Debtors in this District obtain post-petition financing and pay the lenders through the Trustee. If this seller or lender actually does refuse to finance a vehicle purchase under such conditions, the Debtors should find a different seller or lender.
4. This Court's rules and policies override the understanding, or misunderstanding, of any seller or lender as to how post-petition financing should be repaid. Otherwise, this Court's rules and policies would be rendered meaningless, and Debtors would continue to seek waiver of rules and policies based on increasingly shallow grounds.

5. According to the Trustee's records, the Debtors are in arrears in the amount of \$2,526.00.
6. Another secured debt payment appears to be not feasible for the Debtors.

WHEREFORE, the Trustee respectfully requests that the motion be denied

RONDA J. WINNECOUR,
CHAPTER 13 TRUSTEE

Date: 06/25/18

by /s/ Jana S. Pail
Jana S. Pail - PA I.D. #88910
Attorney for Trustee
US Steel Tower – Suite 3250
600 Grant St.
Pittsburgh, PA 15219
(412) 471-5566
jpail@chapter13trusteewdpa.com

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CERTIFICATE OF SERVICE

I hereby certify that on the 25th of June 2018, I served one true and correct copy of the foregoing document on the following parties in interest by United States first-class mail, postage prepaid, addressed as follows:

Joseph S. Sisca, Esquire
Assistant U.S. Trustee
Suite 970, Liberty Center
1001 Liberty Avenue
Pittsburgh PA. 15222

Anthony and Lora Ferraro
24600 Weed Street
Union City PA 16438

Stephen Hutzelman, Esquire
305 West Sixth Street
Erie PA 16507

/s/Dianne DeFoor
Office of Chapter 13 Trustee
US Steel Tower – Suite 3250
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com